

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re:	§	
	§	
Benito Raygoza	§	Case No. 17-21439
Christina C Raygoza	§	
	§	
Debtors	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on 07/19/2017 . The case was converted to one under Chapter 7 on 03/22/2018 . The undersigned trustee was appointed on 07/19/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$ 8,300.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	36.57
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 8,263.43

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/12/2018 and the deadline for filing governmental claims was 10/12/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,580.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,580.00 , for a total compensation of \$ 1,580.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 54.00 , for total expenses of \$ 54.00 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/18/2019 By: /s/Zane L. Zielinski, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No:	17-21439	PSH	Judge:	Pamela S. Hollis	Trustee Name:	Zane L. Zielinski, Trustee
Case Name:	Benito Raygoza				Date Filed (f) or Converted (c):	03/22/2018 (c)
	Christina C Raygoza				341(a) Meeting Date:	04/24/2018
For Period Ending:	03/18/2019				Claims Bar Date:	10/12/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 24556 Brooklands Lane Plainfield IL 60585-0000 Will	272,063.86	8,300.00		8,300.00	FA
2. 2014 Dodge Caravan Mileage: 63000	16,000.00	0.00		0.00	FA
3. 2014 Chrysler 200 Mileage: 50000	12,000.00	0.00		0.00	FA
4. 2003 Hyndai Elantra Mileage: 110000	2,000.00	0.00		0.00	FA
5. Furniture	1,500.00	0.00		0.00	FA
6. Clothing	700.00	0.00		0.00	FA
7. Cash	5.00	0.00		0.00	FA
8. Woodforest National Bank	89.00	0.00		0.00	FA
9. Worker's Compensation Case- Attorney Woodruff, Palermo And J	Unknown	0.00		0.00	FA
10. Timeshare- Westgate Orlando	1,000.00	0.00		0.00	FA
11. Timeshare- Grand View Las Vegas	1,000.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$306,357.86	\$8,300.00		\$8,300.00 \$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee is reviewing claims and preparing objections before preparing final report.

Initial Projected Date of Final Report (TFR): 12/31/2018

Current Projected Date of Final Report (TFR): 12/31/2018

Case 17-21439 Doc 74 Filed 04/18/19 Entered 04/18/19 16:06:23 Desc Main

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-21439  
Case Name: Benito Raygoza  
Christina C Raygoza

Trustee Name: Zane L. Zielinski, Trustee  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX2617  
Checking

Exhibit B

Taxpayer ID No: XX-XXX0062  
For Period Ending: 03/18/2019

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/27/18	1	Christina C Ryagoza Woodforest National Bank	Settlement Funds	1110-000	\$8,300.00		\$8,300.00
08/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$12.34	\$8,287.66
09/10/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$12.32	\$8,275.34
10/05/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.91	\$8,263.43

COLUMN TOTALS	\$8,300.00	\$36.57
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$8,300.00	\$36.57
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$8,300.00	\$36.57

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX2617 - Checking	\$8,300.00	\$36.57	\$8,263.43
	\$8,300.00	\$36.57	\$8,263.43
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$8,300.00		
Total Gross Receipts:	\$8,300.00		

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-21439

Date: March 19, 2019

Debtor Name: Benito Raygoza

Claims Bar Date: 10/12/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$1,580.00	\$1,580.00
100 2200	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$54.00	\$54.00
2 300 7100	Commonwealth Edison Company Bankruptcy Department 1919 Swift Drive Oakbrook, Il 60523	Unsecured		\$2,000.00	\$956.32	\$956.32
5 300 7100	Ncb Management Services Inc. 1 Allied Drive Feasterville Trevose, Pa 19053	Unsecured		\$19,002.00	\$19,002.41	\$19,002.41
6 300 7100	Ncb Management Services Inc. 1 Allied Drive Feasterville Trevose, Pa 19053	Unsecured		\$0.00	\$858.24	\$858.24
7 300 7100	Lynv Funding, Llc Its Successors And Assigns As Assignee Of Fnbn Llc Resurgent Capital Services Po Box 10587 Greenville, Sc 29603-0587	Unsecured		\$0.00	\$1,146.69	\$1,146.69
8 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$638.00	\$593.69	\$593.69
9 300 7100	Lynv Funding, Llc Its Successors And Assigns As Assignee Of Capital One Bank (Usa), N.A. Resurgent Capital Services Po Box 10587 Greenville, Sc 29603-0587	Unsecured		\$0.00	\$672.98	\$672.98
10 300 7100	Premier Bankcard, Llc Jefferson Capital Systems Llc Assignee Po Box 7999 Saint Cloud Mn 56302-9617	Unsecured		\$2,259.00	\$675.49	\$675.49

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-21439

Date: March 19, 2019

Debtor Name: Benito Raygoza

Claims Bar Date: 10/12/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
11 300 7100	Premier Bankcard, Llc Jefferson Capital Systems Llc Assignee Po Box 7999 Saint Cloud Mn 56302-9617	Unsecured		\$0.00	\$946.14	\$946.14
12 300 7100	Premier Bankcard, Llc Jefferson Capital Systems Llc Assignee Po Box 7999 Saint Cloud Mn 56302-9617	Unsecured		\$0.00	\$638.70	\$638.70
13 300 7100	Portfolio Recovery Associates, Llc Successor To Barclays Bank Delaware (Barclaycard) Pob 41067 Norfolk Va 23541	Unsecured		\$0.00	\$2,041.51	\$2,041.51
14 300 7100	Portfolio Recovery Associates, Llc Successor To Capital One Bank (Usa), N.A (Capital One Bank, N.A.) Pob 41067 Norfolk Va 23541	Unsecured		\$0.00	\$676.51	\$676.51
15 300 7100	Portfolio Recovery Associates, Llc Successor To Capital One Bank (Usa), N.A (Capital One Bank, N.A.) Pob 41067 Norfolk Va 23541	Unsecured		\$0.00	\$1,589.01	\$1,589.01
16 300 7100	Midland Funding Llc Midland Credit Management, Inc As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$0.00	\$865.52	\$865.52
17 300 7100	Midland Funding Llc Midland Credit Management, Inc As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$7,000.00	\$3,337.25	\$3,337.25
18 300 7100	Midland Funding Llc Midland Credit Management, Inc As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$2,781.00	\$1,968.33	\$1,968.33
19 300 7100	Nicor Attention Bankruptcy Dept. P.O. Box 549 Aurora, Il 60568-0001	Unsecured		\$2,500.00	\$1,088.62	\$1,088.62

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-21439

Date: March 19, 2019

Debtor Name: Benito Raygoza

Claims Bar Date: 10/12/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
20 300 7100	Directv, Llc By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Unsecured		\$1,600.00	\$575.09	\$575.09
21 300 7100	Quantum3 Group Llc As Agent For Jh Portfolio Debt Equities Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured	Claims 21 through 26 are various store credit cards owned by the same holding company	\$0.00	\$1,518.32	\$1,518.32
22 300 7100	Quantum3 Group Llc As Agent For Jh Portfolio Debt Equities Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured	Claims 21 through 26 are various store credit cards owned by the same holding company	\$0.00	\$481.97	\$481.97
23 300 7100	Quantum3 Group Llc As Agent For Jh Portfolio Debt Equities Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured	Claims 21 through 26 are various store credit cards owned by the same holding company	\$0.00	\$766.56	\$766.56
24 300 7100	Quantum3 Group Llc As Agent For Jh Portfolio Debt Equities Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured	Claims 21 through 26 are various store credit cards owned by the same holding company	\$1,518.00	\$546.55	\$546.55
25 300 7100	Quantum3 Group Llc As Agent For Jh Portfolio Debt Equities Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured	Claims 21 through 26 are various store credit cards owned by the same holding company	\$0.00	\$786.58	\$786.58
26 300 7100	Quantum3 Group Llc As Agent For Jh Portfolio Debt Equities Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured	Claims 21 through 26 are various store credit cards owned by the same holding company	\$766.56	\$729.12	\$729.12
27 300 7100	Merrick Bank Resurgent Capital Services Po Box 10368 Greenville, Sc 29603-0368	Unsecured		\$0.00	\$1,045.48	\$1,045.48
1 400 4110	Santander Consumer Usa Inc An Il Corp Dbc Chrysler Capital Po Box 961275 Fort Worth, Tx 76161-1245	Secured	The claim was disallowed on February 8, 2019.	\$15,842.22	\$11,775.00	\$11,775.00



## Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-21439

Date: March 19, 2019

Debtor Name: Benito Raygoza

Claims Bar Date: 10/12/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
3	Ally Financial	Secured		\$0.00	\$15,200.00	\$15,200.00
400	Po Box 130424					
4110	Roseville Mn 55113-0004		The claim was disallowed on February 8, 2019.			
4	U.S. Bank, National Association	Secured		\$272,063.86	\$267,020.57	\$267,020.57
400	Nationstar Mortgage Llc					
4110	Po Box 619096		The claim was withdrawn on February 7, 2019.			
	Dallas, Tx 75261-9741					
Case Totals				\$327,970.64	\$339,136.65	\$339,136.65

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 17-21439

Case Name: Benito Raygoza

Christina C Raygoza

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand \$ 8,263.43

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 1,580.00	\$ 0.00	\$ 1,580.00
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 54.00	\$ 0.00	\$ 54.00

Total to be paid for chapter 7 administrative expenses \$ 1,634.00

Remaining Balance \$ 6,629.43

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 43,507.08 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 15.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Commonwealth Edison Company	\$ 956.32	\$ 0.00	\$ 145.72
5	Ncb Management Services Inc.	\$ 19,002.41	\$ 0.00	\$ 2,895.51
6	Ncb Management Services Inc.	\$ 858.24	\$ 0.00	\$ 130.78
7	Lvnv Funding, Llc Its Successors And Assigns As	\$ 1,146.69	\$ 0.00	\$ 174.73
8	Capital One, N.A.	\$ 593.69	\$ 0.00	\$ 90.46
9	Lvnv Funding, Llc Its Successors And Assigns As	\$ 672.98	\$ 0.00	\$ 102.55
10	Premier Bankcard, Llc	\$ 675.49	\$ 0.00	\$ 102.93
11	Premier Bankcard, Llc	\$ 946.14	\$ 0.00	\$ 144.17
12	Premier Bankcard, Llc	\$ 638.70	\$ 0.00	\$ 97.32
13	Portfolio Recovery Associates, Llc	\$ 2,041.51	\$ 0.00	\$ 311.08
14	Portfolio Recovery Associates, Llc	\$ 676.51	\$ 0.00	\$ 103.08
15	Portfolio Recovery Associates, Llc	\$ 1,589.01	\$ 0.00	\$ 242.13
16	Midland Funding Llc	\$ 865.52	\$ 0.00	\$ 131.88
17	Midland Funding Llc	\$ 3,337.25	\$ 0.00	\$ 508.52

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
18	Midland Funding Llc	\$ 1,968.33	\$ 0.00	\$ 299.93
19	Nicor	\$ 1,088.62	\$ 0.00	\$ 165.88
20	Directv, Llc	\$ 575.09	\$ 0.00	\$ 87.63
21	Quantum3 Group Llc As Agent For	\$ 1,518.32	\$ 0.00	\$ 231.36
22	Quantum3 Group Llc As Agent For	\$ 481.97	\$ 0.00	\$ 73.44
23	Quantum3 Group Llc As Agent For	\$ 766.56	\$ 0.00	\$ 116.81
24	Quantum3 Group Llc As Agent For	\$ 546.55	\$ 0.00	\$ 83.28
25	Quantum3 Group Llc As Agent For	\$ 786.58	\$ 0.00	\$ 119.85
26	Quantum3 Group Llc As Agent For	\$ 729.12	\$ 0.00	\$ 111.09
27	Merrick Bank	\$ 1,045.48	\$ 0.00	\$ 159.30

Total to be paid to timely general unsecured creditors \$ 6,629.43

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE